

Information to identify the case:

Debtor 1	<u>William C. Rasmussen</u>	Social Security number or ITIN	xxx-xx-2089
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Karen L. Rasmussen</u>	Social Security number or ITIN	xxx-xx-9846
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-11816-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William C. Rasmussen

Karen L. Rasmussen
aka Karen L. Stevenson

6/29/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William C. Rasmussen
Karen L. Rasmussen
Debtors

Case No. 17-11816-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 29, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William C. Rasmussen, Karen L. Rasmussen, 1045 Hanover Blvd., Browns Mills, NJ 08015-2418
cr	+ CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
516618984	+ Citcards/Good Year, PO Box 6403, Sioux Falls, SD 57117-6403
516643793	Educational Services of America Inc, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
518188668	+ Ford Motor Credit Co., LLC, serv. for Cab East LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
516618993	+ McDowell Posternock Apell & Detrick, PC, 46 West Main Street, Maple Shade, NJ 08052-2432
516618995	+ Molly McPherson, PLLP, 1 Front St., Coupeville, WA 98239-3443
516618998	+ Rose Lumia Runyon, 121 ArneytownHornerstown Rd., Allentown, NJ 08501-1420
516704402	+ Rose Rasmussen, n/k/a Rose M. Lumia Runyon, 120 Arneytown-Hornerstown Road, Allentown, NJ 08501-1419
516656535	++ SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 address filed with court., Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
517587930	+ SST as servicing agent for MEDALLION BANK, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600
516618999	+ South Jersey Eye Physicians, 509 S. Lenola Rd., Suite 11, Moorestown, NJ 08057-1556
516619001	+ Sprint, PO Box 2545, Houston, TX 77252-2545
516619004	Systems & Service Technologies, PO Box 5493, Carol Stream, IL 60197-5493
516619005	+ TEK. Collect, 871 Park St., Columbus, OH 43215-1441

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 29 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 29 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516618980	+ Email/Text: legal@arsnational.com	Jun 29 2022 20:41:00	ARS Nat'l Services, Inc., PO Box 469100, Escondido, CA 92046-9100
516618981	EDI: BANKAMER.COM	Jun 30 2022 00:38:00	Bank of America, PO Box 982235, El Paso, TX 79998
516618983	EDI: CAPITALONE.COM	Jun 30 2022 00:38:00	Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519
518181158	+ EDI: AIS.COM	Jun 30 2022 00:38:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
518181157	+ EDI: AIS.COM		

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		Jun 30 2022 00:38:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
516618985	Email/Text: signed.order@pfwattorneys.com	Jun 29 2022 20:41:00	Citibank c/o Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
516618986	+ EDI: RMSC.COM	Jun 30 2022 00:38:00	Crae Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
516618987	Email/PDF: creditonebknotifications@resurgent.com	Jun 29 2022 20:44:42	Credit One Bank, PO Box 6500, City of Industry, CA 91716
516618988	EDI: DIRECTV.COM	Jun 30 2022 00:38:00	Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007
516855909	+ EDI: AIS.COM	Jun 30 2022 00:38:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517187553	Email/Text: ECMCBKNotices@ecmc.org	Jun 29 2022 20:41:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517187554	Email/Text: ECMCBKNotices@ecmc.org	Jun 29 2022 20:41:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
516830731	^ MEBN	Jun 29 2022 20:41:17	Emergency Physician Associates of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
516618989	Email/Text: EBNBKNOT@ford.com	Jun 29 2022 20:42:00	Ford Credit, Nat'l Bankruptcy Service Center, PO Box 62180, Colorado Springs, CO 80962
516629514	Email/Text: EBNBKNOT@ford.com	Jun 29 2022 20:42:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
517131973	Email/Text: EBNBKNOT@ford.com	Jun 29 2022 20:42:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
516618990	Email/Text: EBNBKNOT@ford.com	Jun 29 2022 20:42:00	Ford Credit, PO Box 542000, Omaha, NE 68154-8000
516618991	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jun 29 2022 20:41:00	Great Lakes Higher Education, 2401 International Lane, Madison, WI 53704-3192
516751081	Email/PDF: resurgentbknotifications@resurgent.com	Jun 29 2022 20:44:56	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516618992	EDI: RMSC.COM	Jun 30 2022 00:38:00	Lowe's/GECRB, PO Box 530914, Atlanta, GA 30353-0914
516782694	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 29 2022 20:41:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516647646	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Jun 29 2022 20:41:00	Medallion Bank, c/o Systems & Services Technologies, Inc. as servicer for Medallion Bank, PO Box 9013, Addison, Texas 75001-9013
516618994	Email/Text: signed.order@pfwattorneys.com	Jun 29 2022 20:41:00	Midland Fund. c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516681785	EDI: AGFINANCE.COM	Jun 30 2022 00:38:00	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516618996	+ EDI: AGFINANCE.COM	Jun 30 2022 00:38:00	One Main Financial, PO Box 9001122, Louisville, KY 40290-1122
516618997	EDI: PRA.COM	Jun 30 2022 00:38:00	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
516864662	EDI: PRA.COM	Jun 30 2022 00:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516864663	EDI: PRA.COM	Jun 30 2022 00:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery

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516871688	EDI: PRA.COM	Jun 30 2022 00:38:00	Associates, LLC, PO Box 41067, Norfolk, VA 23541
516687378	EDI: Q3G.COM	Jun 30 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
516619000	+ Email/Text: bankruptcy@sw-credit.com	Jun 29 2022 20:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516619002	+ EDI: RMSC.COM	Jun 30 2022 00:38:00	Southwest Credit, 4120 Internationasl Parkway, Carrollton, TX 75007-1958
516619003	+ EDI: RMSC.COM	Jun 30 2022 00:38:00	Synchrony Bank /Lowes, PO Box 965005, Orlando, FL 32896-5005
517124772	Email/Text: bncnotifications@pheaa.org	Jun 30 2022 00:38:00	Synchrony Bank/ Walmart, PO Box 965022, Orlando, FL 32896-5022
516619006	+ EDI: WFNNB.COM	Jun 29 2022 20:41:00	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
516670292	+ EDI: WFHOME	Jun 30 2022 00:38:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
516619007	+ EDI: WFHOME	Jun 30 2022 00:38:00	Wells Fargo Bank, N.A., MAC# N9286-01Y, POB 1629, Minneapolis, MN 55440-1629
516794346	+ EDI: CAPITALONE.COM	Jun 30 2022 00:38:00	Wells Fargo Home Mortgage, Bankruptcy Dept., PO Box 10335, Des Moines, IA 50306-0335
		Jun 30 2022 00:38:00	World's Foremost Bank, Cabela's Club Visa, P.O. Box 82609, Lincoln NE 68501-2609
TOTAL: 40			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516618982	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
516681810	*	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516785643	*P++	SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339, address filed with court:, Snap-On Credit, LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
516785646	*P++	SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339, address filed with court:, Snap-On Credit, LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
517588200	*+	SST as servicing agent for MEDALLION BANK, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600
516618979	##+	Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2022

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor Wells Fargo Bank N.A. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Systems & Services Technologies Inc. as servicer for Medallion Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com; logsecf@logs.com
John R. Morton, Jr.	on behalf of Creditor CAB East LLC serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
Lee Martin Perlman	on behalf of Joint Debtor Karen L. Rasmussen ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com; hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Debtor William C. Rasmussen ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com; hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9